

**Complete if Known**

(Use as many sheets as necessary)

Examiner Name	V. LUBIN
Attorney Docket Number	RJ213

[illegible][illegible]

Date	
Considered	

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PAGE 5/12 \* RCVD AT 7/12/2010 3:10:40 PM [Eastern Daylight Time] \* SVR:USPTO-EFFXRF-6/6 \* DNS:2738300 \* CSID:914 969 2992 \* DURATION (mm-ss):02-32

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<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  <i>(Use as many sheets as necessary)</i>		<b>Complete if Known</b>			
		Application Number	10/764,632		
		Filing Date	JANUARY 26, 2004		
		First Named Inventor	RAYMOND A. JOAO		
		Art Unit	3626		
		Examiner Name	V. LUBIN		
Sheet	2	of	9	Attorney Docket Number	RJ213

NON PATENT LITERATURE DOCUMENTS			
Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		David Managing credit and market risk as a buyer of credit derivatives, nov. 1995, Journal of Ccommercial Lending, v78, n3, p38(6), Dialog file 148, AAccession No. 09646503.	
		Schwartz, et al., "Derivatives Handbook: risk management and control", 1997, John Wiley & Sons, Inc., pp. 30-36.	
		Carol, et al., "Credit derivative: A new way to reduce risk or just another risk", Commercial Lending Review V12n2, pp:53-56, Dialog file 15, Accession No. 01406865.	
		Francis, The Handbook of Credit Derivatives, 1999, McGraw-Hill, U.S.A.	
		Das, Credit Derivatives Trading & Management of Credit & Default Risk, 1998, John Wiley & Sons (Asia) Pte Ltd, Singapore.	

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		Art Unit	3626		
		Examiner Name	V. LUBIN		
Sheet	4	of	9	Attorney Docket Number	RJ213

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		Brooks, "Insuring Leasing Transactions", Jun. 1992, American Agent & Broker v64n6, pp: 12, Dialog file 15, Accession No. 00644197.	
		Gelb, et al., "The advent of comprehensive state automobile leasing legislation", May 1995, Business Lawyer, 50, n3, Dialog file 148, Accession No. 08267835.	
		Amihud, "Leasing has its lures-but you must do your homework", Sep. 1994, South Florida Business Journal, Dialog file 148, Accession No. 07551018.	
		Candler, "Leasing passes the road test", May 1997, Nation's Business V85n5 pp. 54-58, Dialog file 15, Accession No. 01408564.	
		Gale Group, "Automotive financing: for business and pleasure", Dialog file 148, Accession No. 08456990, Feb. 1996.	
		Leasing USAF Aircraft and Related Equipment to Nongovernment Organizations, Department of Defense, Dialogue, file#180, Account#02130282, Jan. 1989.	
		Daniel Grant, The art of Leasing, The Washington Post, Dialogue, file#146, Account#1932827, Aug. 1990.	
		Gregory, Tax Practice vs. Lease of an automobile, Journal of Accountancy, pages(4), Dialogue, file#15, account#00602783, Mar. 1992.	
		How to avoid common pitfalls in equipment lease, Journal article, Dialogue, file#15, Account#00886995, Feb. 1994.	
		Jerome, Auto Insurance: The the Cs, Journal of Accountancy, Dialogue, file#15, Account#00829979, Mar. 1994.	

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Substitute for form 1449/PTO

# **INFORMATION DISCLOSURE STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

## **Complete If Known**

Application Number	10/764,632
Filing Date	JANUARY 26, 2004
First Named Inventor	RAYMOND A. JOAO
Art Unit	3626
Examiner Name	V. LUBIN
Attorney Docket Number	RJ213

Sheet 5 of 9

## **NON PATENT LITERATURE DOCUMENTS**

Examiner Initials*	Cite No. <sup>1</sup>	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T <sup>2</sup>
		Schallheim, "A model for the determination of "Fair" Premiums on Lease Cancellation Insurance Policies", Dec. 1985, Journal of Finance, v40n5, pp: 1439-1457, Dialog file 15, Accession No. 00302216.	

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Substitute for form 1449/PTO		<b>Complete if Known</b>	
<b>INFORMATION DISCLOSURE STATEMENT BY APPLICANT</b>  (Use as many sheets as necessary)		Application Number	10/764,632
		Filing Date	JANUARY 26, 2004
		First Named Inventor	RAYMOND A. JOAO
		Art Unit	3626
		Examiner Name	V. LUBIN
		Attorney Docket Number	RJ213
Sheet	6	of	9

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		Leichtling, How to lease in peace, Journal article, Dialogue, file#15, Account#00879173, pages (4), Aug. 1994.	
		White, Is leasing for you, Dialogue, file 47, Account#04320480, pages(2), Aug. 1995.	
		Gardner, "Cadillac Includes Extended Warranty in Used Car Lease", Detroit Free Press(FP), Dialog, File: 498, Accession No. 07519386, Jun. 1994.	
		Tucker, "Video Aid a Marketing Tool As Well as Extended Service Seller", The Weekly Home Furnishings Newspaper, v0, n0, p.124, Dialog, File:16, Accession No. 01662438, May 1991.	
		Rhoden, "GE Capital Won't Back All Repairs", Edition: 1, STAR section: Business page: B7, Dialog, File: 708, Accession No. 06860164, Dec. 1992.	
		Freudgerg, "Ask Questions Before Extending Warranty", Edition: Final Section, Money page:04B, Dialog, File: 703, Accession No. 07357024, Dec. 1993.	
		Walker, "Service Contracts Can Save You Money . . . If The Price Is Right", Edition Third, Section: Business page: D01, Dialog, File:738, Accession No. 06237029, Aug. 1991.	
		"How to reduce auto repair problems", Consumer's Research Magazine (GCRM), v79 n1, p 26-30, Dialog, File: 484, Accession No. 02702085, Jan. 1995.	
		Robert, Jr., Making sense out of warranties. (recreational vehicle warranties)", Trailer Life, v56, n3, p38(9), Dialog, File: 47, Accession No. 04467219, Mar. 1996.	
		Freudberg, "Extra Warranties Boost Profit Scant Aid to Buyers", USA Today, page:04B, Dialog, File: 703, Accession No. 07357025, Dec. 1993.	

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## INFORMATION DISCLOSURE STATEMENT BY APPLICANT

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**Complete if Known**

Application Number	10/764.632
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<b>Filing Date</b>	<b>JANUARY 26, 2004</b>
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First Named Inventor	RAYMOND A. JOAO
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Art Unit	3626
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Examiner Name	V. LUBIN
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Attorney Docket Number	RJ213
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Sheet	7	of	9
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Substitute for form 1449/PTO

**INFORMATION DISCLOSURE  
STATEMENT BY APPLICANT**

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Sheet 8 of 9

**Complete if Known**

Application Number	10/764,632
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		"Ford Plans to Build Repair Shops Centers Designed to Handle Small Jobs, Post-Warranty Work", Edition: 2 STAR Section: Business page:B8,	
		Dialog, File:708, Accession No. 08011087, Jan. 1995.	

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		Homeowners Group And AIG's New Hampshire Insurance Company. Will Offer A National Fully Insured Home Warranty Product, Dialogue: File 16, account No. 06072597, Feb. 1996.	
		Sawyers, Product Aims at Tough Lease Customers, Automotive News, Dialogue, File 16, Account No. 07829342, Oct. 1998.	

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